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d January S. 1995, at Richmond, Va .. natter under act of Congress, 1910 than in 1908. of March & 1678.

SUNDAY, NOVEMBER 3, 1912.

### VOTE "NO."

The voters of Virginia will on Tues- The condition of affairs thus disclosed proposed amendments would be to re- farms because of unfavorable agriculterms in office. The effect of the second sage indebtedness is undoubtedly due gmendment would be to remove the to agricultural progress and activity. constitutional restriction which limits it largely represents funds secured for constitutional restriction which limits
the purpose of more intensively and
city commissioners of the revenue to
one term when elected by the people.
Both of these proposed amendments should be defeated, because:

I. Their passage would practically the revenue.

gments; when appointed, he realizes that based on the prices of farm products. duties.

2. City treasurers ought to be limited agricultural commodities. to two terms, for when they realize that they have a limited period in

proposed amendment has been ap- large cities. proved by two successive sessions of Half of the cases submitted to him

worder them to vote

the Jeffersonian principle of rotation in small part played by drunkenness will place affairs must find something to

7. The submission of these propose! Fractions than water, and that a Con- producing open disruption.

Stitution should be a political play. Remedies for the more subtle failures proper perspective, and just to live present force.

11. The forces that proposed these people of given States as from those mineralments have sought to misuse the of Virginia. That The Times-Dispatch machinery of the Democratic party by and ther newspapers have not overinvoking Democratic city and county rated the inquitousness of this victors

SOUTHERN PARM MORTGAGES.

A recent report from the Censu Bureau shows that there has been a large increase in the number of farms mortgaged during the last census Year, Mos. Mos. Mo. decade. In the Southern States the ally with Sunday....... 55.00 \$1.00 \$1.50 .55 tendency to place mortgages on farm ally without Sunday...... 400 1.00 .55 lands has been especially conspicuous. edition only ....... 100 .100 .20 For the country as a whole the avercekly (Wednesday) ..... 1.0 . 25 ... age amount of mortgage indebtedness es-Dispatch Carrier Delivery Ser. per farm increased from \$1,224 in 1890 in Richmond (and suburbs) and Pe- to \$1,715 in 1916. No figures are given One Week to show the advance in the average Southern farms, but in the South Atlantic States the proportion of farms mortgaged was 27 per cent greater in During the same period of ten years the number of mortgaged farms in the East South Centeal States also increased 49 per cent, and in the West South Central division 99 per cent.

my pass upon two proposed amend- affords no cause for hlarm, but rather ments to the Constitution, relating to of encouragement. It is evident that a the tenure of office of certain office- larger amount of mortgage indebtedhelders. The effect of the first of these ness has not been placed on Southern the constitutional restriction tural crop conditions or crop fallures. which limits city treasurers to two On the contrary, this increased mort-Both of these proposed amendments tion. It is also indicative of unpaid Anstalments on land purchased, the erection of new farm buildings and the operate to give office for life to city purchase of agricultural implements treasurers and city commissioners of and live stock. The equity per farm because of higher land values is 2. City commissioners of the revenue greater now than ten years ago, deought to hold only one term when spite the fact that the average amount slected by the people, because in order of mortgage indebtedness has into secure re-election to office they creased. The only danger in the situawould under-assess politically influen- tion is the possibility of a sudden fall tial citizens, so as to secure their poli- in the prices of agricultural products, tical support. When appointed, the for the reason that increasing land commissioner is removed from the values are the result of capitalization Remotation to make improper assess. of the earning powers of the farms, his best claim to reappointment is of. According to present indications, nowselent and impartial discharge of his ever, there is no probability of an early or unusual decline in the prices of and the maintenance of our worthy

WHAT CAUSES DIVORCE.

which to handle the public finances, judge of the Court of Domesfic Relation vast and extravagant amounts for they will be removed from the tempta- tions on the causes of marital troubles the enrichment of a few officeholders, but not so the carrying out of the tion to misuse or misappropriate the resulting in divorce or the breaking or shall we devote that public money public moneys, facing as they would up of families by desertion are in- to public purposes, to better roads, to the realization that they would have to account finally within a specified accurately represent the case in other localities of the country. The figures nial; in the aggregate, the fee officers seek to know the truth, that they may 4. The Constitution of Virginia spe- have been drawn from personal obser- of Virginia are just as unwarrantably walk in it, who would know the will cincally declares that no amendment vation by an impartial and trained and outrageously overpaid as the fee of God that they may do it, shall never proposed to it shall be submitted to the thinker, and may be taken as a fair officers of Alabama. The people can lack of light; they will both perceive Deople for their ratification until the indication of demestic conditions in solve the problem by electing men to and know what things they ought to

sed amendments relating to the ten- ence with husband and wife by a ginia. re of city treasurers and city com- mother-in-law, or of secret diseases. missioners of the revenue were passed Each of these contributed about oneupon by only one session of the Gen- quarter of the total. The interfer-

the part of one, or ignorance on the to paint drowsy landscapes, even the ments." Both proposed amendments deny part of the other. The comparatively most confirmed plodder in commone; both amendments deny equality surprise many. But it may be an make him raise his eyes and breathe swered that drinking is a more potent deep of the frosty air. As the

largest city of the State. In their seek and need. determined fight for the passage of the A widely diffused interest in the pending amendment, the people of Bible is a characteristic feature of our

ously profitable."

County is supposed to pay net above all expenses from \$30,000 to \$50,000 a year. He "probably receives ten times. as much as any Governor of the State has ever received, and more than all of the seven judges of the State Supreme Court combined."

ings Court. 's supposed to receive net

about \$30,000. The probate judge of Jefferson Counequally as large."

indefensible."

mendous incomes which are now re- faith which is in Christ Jesus." ceived." Yet there is a larger end in

Are the people of Virginia to imitate the wise economy of Alabama? Shali Statistics gathered by a Chicaro we go on pouring out the public funds

## AUTUMN WALKING.

cause for dissension and quarrels than slips past, his burdens, like those

The forces that proposed there.

The forces that proposed there is tried to the uttermost, and Thy The candidates have spoken for some

servant leveth it." The Bible cannot be for us what it for the people to say their say. the properties of the properti

them is a vote for government of, by Jefferson County have become so "in- of our probation naturally differ from tensely dissatisfied" with the fee sys- theirs. Their systems of interpretaem that they have caused a consti- tion de not meet our requirements o tutional amendment to be proposed for cover the whole ground for us, care popular action this year, the purpose fully and reverently as we may study of the change being to abolish the fee or esteem them. Therefore, we are system in the county where the gross- thrown upon God for the supply of our est abuses exist because of its size wants, and so we come to the Bible and importance. Jefferson corresponds with our cwn perplexities and probto Henrico County and Richmond city lems, with the conviction that there together. It includes Birmingham, the we will find the light and comfort we

> Jefferson County thus indict the fee own time. No writings, whether sacred or secular, were ever translated inte As a result of the great volume of so many languages and dialects. Many usiness in Jefferson County, the fees great divines and scholars are devoting axed by law make a number of the their time and intellect to its history offices in Jefferson County "tremend- and its interpretation. There has never been a time of greater need for the The office of sheriff in Jefferson champions of the Bible to devote their most faithful efforts to defend and sustain its teachings, because it has neve been exposed to such ordeals of critical investigation as now.

It is truly painful to the devou Christian to note the tone and temper with which many of the critics deal court which corresponds to our Hust. with the Bible. But he may possess his soul in patience and still hold the view that has hitherto satisfied his own deepest needs. He welcomes ty is supposed to receive net from whatever light men of learning may \$15,000 to \$20,000; "and the income of throw upon it, whether from monu several other county officials is almost ments or from manuscripts. To all who have special capacities for such The profits received by the fee officials of Jefferson are "excessive and His motto will be; Prove or try all things; hold fast to that which is true. Now what is the ultimate purpose Of this we may be sure, that however of the people of this great Alabama opinions may vary as to the structure county in seeking to abolish the fee and the sources of the sacred books, system? If it is destroyed, public offi- they will continue to the very end to cials will be paid salaries "commen- do for those who come after, what they surate with their duties and respond- have done from the outset, namely, "to bilities instead of receiving the tre- make them wise unto salvation through

The words of our text aptly describe view than the mere change in system the true function of the Holy Scripof compensation, for the people of tures for the Christian soul. It is Jefferson propose to take the immense through a devotional study of them amount which they will save through we may obtain light, and no matter the salary system and put it into the who we are, be made "wise unto salpublic treasury "to be used in building vation." Again, these words of our of roads, the education of our children text remind us that the word of God was designed to be to us, in our journey through life, what a lantern is to a wayfarer who would pass in safety over a dangerous pathway during

The illustration is simple enough the General Assembly next summer do. On the other hand, those of us who are irrevocably committed to the who do not strive by God's help to the General Assembly. The two pro- were the result either of the interferto do and do not do it, will not find the light of God's word. Let us but Automobiles may be all right for in- will to do God's will, and we shall valids and lame folks this time of never want for guidance in the way of

The Bulgarian army seems to be the real white hope.

police force in New York from 10,000 Mes that a Constitution is no more classes it causes untold misery without lously lighter. The fretful cares of

months, but it will take only one day

# THE GIRL WHO HEARD HIM TALK WHEN HE DIDN'T HAVE HIS "COMPANY" MANNERS.

By John T. McCutcheon.

[Copyright: 1912: By John T. McCut

"I'll just have a little chat with my girl. Hello, Central, give me 999 on the red and don't be all day about it





"Confound it, Central, wake up or go back to the tall grass. Of all the infernally slow telephone girls, you are nit. Get busy: I have a dinner engagement week after next."



As a matter of fact, he had his number and his girl decided that if he was that rude to a telephone girl h

## V. P. I Presidency

Violated so as to try to prevent a handeffil of officeholders from poing out of
the General Assembly of 1912 into aut.

The a man whom all Virginia can indorse, a representative of no clique or faction and an exponent of the highest and best thought in education. The Evening World has said several times that it believes Mr. Eggleston is not the man for the place. His active campaign for the presidency, precipitated paign for the presidency, precipitated almost before the fact of Dr. Barring For trustees exceedingly doubtful as known, should alone make the board to first qualifications. The presidency of a great educational establishment of a politician. It is not properly the object of any man's candidacy. It is a matter for careful consideration and conscientious decision. In many responsibility of the president of the bank is a matter for careful consideration and conscientious decision. In many responsibility of the president of the should not be made the victim of a should not be made the v Denotes the propose of the most obtained and maintering of the most obtained and maintering of the propose charges are do migrated to rich a few them at the propose charges are do migrated to rich a few them at the propose charges are do migrated to rich and the propose charges are do migrated to rich and the propose charges are do migrated to rich and the propose charges are do migrated to rich and the propose charges are do migrated to rich and the propose charges are do migrated to rich and the propose charges are do migrated to rich and the propose charges are do migrated to rich a few them at the suppose.

16. The people have been cuttaged to rich and the propose charges are do migrated and missingermed by the propose charges are do migrated and missingermed by the propose charge are do migrated and missingermed by the propose charge are do migrated and missingermed by the propose charge are do migrated and missingermed by the propose charge are do migrated and missingermed by the propose charge are do migrated and missingermed by the propose charge are do migrated and missingermed by the propose charge are do migrated and missingermed by the propose charge are do migrated and missingermed by the propose charge are do migrated and missingermed by the propose charge are do migrated and missingermed by the propose charge are do migrated and missingermed by the propose charge are do migrated and missingermed by the propose charge are do migrated and missingermed by the propose charge are do migrated and missingermed by the propose charge are do migrated and missingermed by the propose charge are do migrated and missingermed by the propose charge are do missinger and the propose charge are do mis

Voice of the People

The Buty of Turnbull Men.

To the Editor of The Times-Dispatch:

Sir.—It has been said that Mr. Watson struck his match when he ran
against Mr. Turnbull for Congress in
the Pourth District. I believe he
struck more than his match. However, as the matter has been settled
by the bosses, let the Turnbull supporters turn out on the 5th and vote
for Mr. Watson. This, I think will
help to make him feel better and perhaps do better, at the same time hopoling the Turnbull supporters will remember there is another election coming in about two years. Hope they
sill not forget they know what.
Richmond.

And durin his term ne proved assquare.
That his friends all cried, To the
Gov'ner's chair!"
And that is where our Bill will sit.
Tho' he puts on airs nary single bit.
Now Bill's pa and ma has long been in
heaven.
But I can't help a wishin' that to them
It might be given
To know how their "Willie" 'd allus
been on the square,
And durin his term ne proved assquare.
That his friends all cried, To the
Gov'ner's chair!"
And that is where our Bill will sit.
Tho' he puts on airs nary single bit.
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It might be given
To know how their "Willie" 'd allus
been on the square,
And durin his term ne proved assquare.

to the cause they believed right; shall quorum, and a meeting can be held at we of the South fail to show to the nation at large that we honor their memorics? It is not the wish of this commattee to overtax a generous public but will not every loyal South-lie but will not every loyal South-



### NATIONAL STATE & CITY BANK IIII EAST MAIN RICHMOND. VA

# MONEY TALKS **NUMBER 9**

A great defect in the present credit system of the country is the while credit expansion is always gradual, contraction, frequently comes with startling suddenness, almost always involving f ster. Various remedial plans are now being considered.

CAPITAL & SUPPLUS \$1.600 COO OD